

Form 185 – ntc13plnafter

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 17-12633-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Marie R ST-Phard  
aka Marie R St. Phard, aka Marie R Saint  
Phard, aka Marie R STPhard  
762-764 Stuyvesant Avenue  
Irvington, NJ 07111

Social Security No.:

xxx-xx-8898

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on June 12, 2017.

On 1/11/20 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable John K. Sherwood on:

Date: February 13, 2020  
Time: 08:30 AM  
Location: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,  
Newark, NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 13, 2020  
JAN: lc



## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Marie R ST-Phard  
DebtorCase No. 17-12633-JKS  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 185Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jan 13, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2020.

db Marie R ST-Phard, 762-764 Stuyvesant Avenue, Irvington, NJ 07111  
 cr +DITECH FINANCIAL LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 lm +Ditech Financial, LLC., 1100 Virginia Drive, Ste 100A, Fort Washington, PA 19034-3277  
 516639370 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998)  
 516639371 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803  
 516639378 +Credit First N A, 6275 Eastland Rd, Brookpark, OH 44142-1399  
 516743303 Credit First NA, BK13 Recovery Services, PO Box 818011, Cleveland, OH 44181-8011  
 516639380 Ditech, PO Box 6176, Rapid City, SD 57709-6176  
 516639381 +Ditech Financial, 1100 Virginia Dr., #100A, Fort Washington, PA 19034-3277  
 516639383 ++FIRST SAVINGS BANK, PO BOX 5096, SIOUX FALLS SD 57117-5096  
 (address filed with court: Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104)  
 516639382 +First National Bank, 500 E 60th St N, Sioux Falls, SD 57104-0478  
 516639389 Pluese, Becker & Saltzman, 20000 Horizon Way, Ste. 900, Mount Laurel, NJ 08054-4318  
 518449528 +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South,  
 Attn BK Dept, Houston TX 77042-4546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 13 2020 23:54:05 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 13 2020 23:54:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516639369 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:43 Annie Sez,  
 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 516639374 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 00:00:07  
 Capital One Bank Usa NA, 15000 Capital One Drive, Richmond, VA 23238  
 516727039 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 14 2020 00:01:22  
 CW Nexus Credit Card Holdings 1, LLC, c/o Resurgent Capital Services, PO Box 10368,  
 Greenville, SC 29603-0368  
 516639372 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jan 14 2020 00:01:28 Capital One,  
 PO Box 30253, Salt Lake City, UT 84130-0253  
 516872286 +E-mail/Text: bankruptcy@cavps.com Jan 13 2020 23:54:25 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 516639375 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:43 Comenity Bank,  
 PO Box 182789, Columbus, OH 43218-2789  
 516639376 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:43 Comenity Bank/Annie Sez,  
 995 W 122nd Avenue, Westminster, CO 80234-3417  
 516639377 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Jan 13 2020 23:53:43 Comenity Bank/Brylane Home,  
 PO Box 182789, Columbus, OH 43218-2789  
 516639379 +E-mail/PDF: creditonebknofications@resurgent.com Jan 14 2020 00:00:13 Credit One Bank NA,  
 PO Box 98875, Las Vegas, NV 89193-8875  
 516771074 E-mail/Text: bankruptcy.bnc@ditech.com Jan 13 2020 23:53:32  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516639387 E-mail/Text: cio.bncmail@irs.gov Jan 13 2020 23:53:28 Internal Revenue Service,  
 Insolvency Operations, PO Box 21125, Philadelphia, PA 19114  
 516789288 E-mail/PDF: resurgentbknofications@resurgent.com Jan 14 2020 00:01:40 LVNV Funding, LLC,  
 c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516791617 +E-mail/Text: bankruptcydpt@mcmcg.com Jan 13 2020 23:54:02 MIDLAND FUNDING LLC,  
 PO BOX 2011, WARREN, MI 48090-2011  
 516727038 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 14 2020 00:00:37 Merrick Bank,  
 c/o Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 516639388 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jan 14 2020 00:00:01 Merrick Bank,  
 PO Box 9201, Old Bethpage, NY 11804-9001  
 516889242 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 14 2020 00:00:47  
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541  
 516890334 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 14 2020 00:00:47  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 516756272 E-mail/Text: bnc-quantum@quantum3group.com Jan 13 2020 23:53:53  
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788  
 516639390 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:41 Synchb, PO Box 965024,  
 Orlando, FL 32896-5024  
 516639391 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:04 Synchb/Care Credit,  
 PO Box 965036, Orlando, FL 32896-5036  
 516639392 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:40 Synchb/JC Penny, PO Box 965007,  
 Orlando, FL 32896-5007  
 516639393 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:23:08 Synchb/Lowes, PO Box 956005,  
 Orlando, FL 32896-0001  
 516639394 +E-mail/PDF: gecsedirecoverycorp.com Jan 14 2020 00:00:05 Synchb/Sleepys, PO Box 965036,  
 Orlando, FL 32896-5036

District/off: 0312-2

User: admin  
Form ID: 185

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Total Noticed: 40

Date Rcvd: Jan 13, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516639395 +E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 00:00:39 Syncb/Tjx Cos, PO Box 965005,  
Orlando, FL 32896-5005  
516639396 E-mail/PDF: gecsed@recoverycorp.com Jan 14 2020 00:01:25 Syncb/Walmart, PO Box 965024,  
El Paso, TX 79998

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516639373\* +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
516639386\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 105572, Atlanta, GA 30348)  
516639385\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, PO Box 724,  
Springfield, NJ 07081-0724)  
516639384\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,  
PHILADELPHIA PA 19101-7346  
(address filed with court: Internal Revenue Service, Special Procedures Function,  
PO Box 724, Springfield, NJ 07081)  
518449529\* +VRMTG Asset Trust, Selene Finance, LP, 9990 Richmond Ave., Suite 400 South,  
Attn BK Dept, Houston TX 77042-4546

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2020 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor DITECH FINANCIAL LLC bnicholas@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Loss Mitigation Ditech Financial, LLC. dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Denise E. Carlon on behalf of Creditor VRMTG Asset Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Herbert B. Raymond on behalf of Debtor Marie R ST-Phard herbertraymond@gmail.com,  
raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondslaw5622@gmail.com;courtemail789@gmail.com  
Kevin Gordon McDonald on behalf of Creditor VRMTG Asset Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Sindi Mncina on behalf of Creditor VRMTG Asset Trust smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8